

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MARIO B. GUTIERREZ	§	Case No. 09-71010
TALIA M. GUTIERREZ	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2009.
- 2) The plan was confirmed on 06/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/03/2009, 07/08/2011, 05/25/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2012.
- 5) The case was dismissed on 11/16/2012.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 28,026.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 28,026.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,572.46	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,572.46</b>
Attorney fees paid and disclosed by debtor:	\$ 774.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JONES & HART LAW OFFICE	Lgl	3,500.00	3,774.00	3,774.00	3,000.00	0.00
HARRIS BANK	Sec	7,000.00	7,000.00	7,000.00	6,045.60	1,030.07
HARRIS BANK	Uns	509.00	0.00	0.00	0.00	0.00
WACHOVIA MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
LCS FINANCIAL SERVICES	Sec	0.00	27,802.38	0.00	0.00	0.00
WACHOVIA MORTGAGE	Sec	7,740.00	8,673.31	3,650.97	3,650.97	0.00
LCS FINANCIAL SERVICES	Sec	1,500.00	1,743.39	631.42	631.42	0.00
AFFILIATED EAR NOSE & THROAT	Uns	701.68	NA	NA	0.00	0.00
ALGONQUIN ROAD SURGERY	Uns	457.76	NA	NA	0.00	0.00
ANES. ASSOC. OF CRYSTAL VALLEY	Uns	415.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	10,063.00	10,142.47	10,142.47	3,078.91	0.00
ECAST SETTLEMENT	Uns	103.00	102.68	102.68	31.17	0.00
CB USA SEARS	Uns	399.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,930.42	4,266.28	4,266.28	1,295.10	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,296.04	3,530.26	3,530.26	1,071.67	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,168.00	2,396.32	2,396.32	727.44	0.00
DIRECT MERCHANTS BANK	Uns	2,389.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	11,133.76	10,929.85	10,929.85	3,317.93	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	465.00	534.72	534.72	152.68	0.00
PORTFOLIO RECOVERY	Uns	3,197.79	3,288.40	3,288.40	998.24	0.00
HSBC CARD SERVICES	Uns	2,120.38	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	229.00	298.69	298.69	85.29	0.00
CHASE BANK USA NA	Uns	423.89	423.89	423.89	121.04	0.00
EAST BAY FUNDING	Uns	1,558.00	1,575.81	1,575.81	478.36	0.00
UNITED ANESTHESIA ASSOC.	Uns	190.00	NA	NA	0.00	0.00
RECOVERY MANAGEMENT	Uns	132.00	94.36	94.36	15.03	0.00
WELLS FARGO FINANCIAL	Uns	479.00	516.03	516.03	147.35	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,386.00	1,519.30	1,519.30	461.21	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	399.43	399.43	114.06	0.00
ERROR	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,282.39	\$ 4,282.39	\$ 0.00
Debt Secured by Vehicle	\$ 7,000.00	\$ 6,045.60	\$ 1,030.07
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 11,282.39	\$ 10,327.99	\$ 1,030.07
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 40,018.49	\$ 12,095.48	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,572.46	
Disbursements to Creditors	\$ 23,453.54	
<b>TOTAL DISBURSEMENTS:</b>		\$ 28,026.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/28/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.